

DEMOS USE THE LIQUOR MEN

Admit They Are Depending on Their Support for Victory.

CERTAIN DEFEAT WITHOUT IT

Are the Saloon Interests Blinded to the Fact that They Are Being Used to Fight Their Own Business?

REPUBLICAN MEETINGS.

WEDNESDAY EVENING.
Twenty-fourth and Ames, union meeting of Fifth, Sixth and Twelfth ward speakers, Eugene M. Bellar of Chicago in German language, and local candidates. A. W. Jeffers, J. E. Kennedy and General C. T. Henderson.

THURSDAY EVENING.
Washington hall, Eighteenth street, between Harney and Howard streets. Speakers, United States Senator Brown, A. W. Jeffers, J. E. Kennedy and General C. T. Henderson.

FRIDAY EVENING.
South Side Turner's hall, Eighteenth and Union streets. Speakers, Judge W. W. Slabaugh and H. H. Baldrige. Creighton hall, Fifteenth and Harney streets. Swedish-American Republican league and Garfield club. Speakers, O. C. Peterson, M. Ph. of Chicago, Rev. J. A. Jader and A. W. Jeffers. Music by the Norden Singing society.

SATURDAY EVENING.
Twenty-fourth and Ames avenue, Twelfth Ward Republican club. Speakers, John E. Kennedy and others. Elkhorn, town hall. Speakers, W. T. Wapnick and others.

SUNDAY, NOVEMBER 1.
National hall, Thirteenth and William streets. Italian meeting. Speakers, Prof. Rotrandi, E. G. Magri and others.

"The democrats here in Douglas county are not disputing the fact that they are depending on the liquor men to carry them through," says a well known republican worker, who has been in the game for years. "If the liquor interests in Omaha and South Omaha line up for the democratic ticket they will be showing themselves more short-sighted than I give them credit for. They certainly know that Nebraska will have a republican governor and a republican legislature no matter how Douglas county goes and a democratic delegation from Douglas county in the midst of a republican legislature would do them less of good, wouldn't it? Some of the saloon men seem to think they should blame the republicans for their troubles, when the fact is they have no one to blame but themselves and ought to be thankful that

they have not had more trouble. Just look at the democratic states in the south that have gone for prohibition and county option. Just let them look at Lincoln, fifty miles away, where the saloons pay \$100 license and close at 7 o'clock every night, and not a license issued in the main business street or in the postoffice square, while all the saloons have had to do in Omaha has been to submit to a stricter enforcement of the law as it has been all the time. Let them make themselves responsible for setting the representatives of this county against the majority in the legislature and they will find themselves busy. The republicans out in the state will be watching the returns from Douglas county and they have a pretty distinct idea that nothing can shake the republican majority here except a concerted effort on the part of the liquor interests to help the democrats with votes and money."

"I am glad to see that Mr. Hitchcock and his World-Herald have had the courage to come into the open and show their hand; they have at last proclaimed their advocacy of Ed Howell, which means admitting their alliance with the corporations in this campaign," said a leading republican member.

"The World-Herald says of Howell, 'He served in the state senate in 1897 and proved himself a man of weight and influence.'"

"He did, indeed. He weighs over 200 pounds. But his weight was thrown against the people of Omaha and Douglas county and his influence was exerted in every direction to aid the railroads and other allied corporations that supported him in the campaign and are still supporting him."

"Howell's greatest demonstration of influence was in the passage of the anti-terminal taxation bill. That bill put on the statute books of Nebraska the law that prevented Omaha from taxing its heaviest property owners until after a fight of five years the republican legislature wiped it off the books."

"The people have had the opportunity of thanking Howell for his weight and influence. Maybe some of the voters of this city and county can remember back into three mayoralty campaigns. The last time the people got a chance to measure the 'weight and influence' of this man Howell was when he ran as the democratic nominee for mayor in a three-cornered contest when the republicans had two men in the field. Howell finished up a bad third. Almost any other man who could have been nominated by the democrats could have been elected. 'Weight and influence,' you bet. But not for Omaha's interests."

BREEDER OF WILDCAT BANKS

(Continued from First Page.)

thankful they did not commit themselves to that heresy, and I firmly believe that five years hence they will be just as thankful to the men who now oppose the guaranty of deposits and who are trying to educate them as they were for the firmness shown by a few in 1896."

Missouri Banks Gain.
John E. Swanger, secretary of state for Missouri, says: "If any deposits have gone to Oklahoma on account of the guaranty law, which went into effect about February 15, I have heard no complaints from our southwest Missouri banks."

According to figures furnished by Mr. Swanger the deposits in the banks of Jasper, McDonald and Newton counties, Missouri, February 14, 1908, the day before the Oklahoma guaranty law went into effect, were \$3,465,785, and May 14, 1908, they stood at the increased figure of \$3,608,508.

Of course this whole discussion as to whether the state banks have gained in deposits in check with the national banks lost up to this date is wholly superficial and without importance as indicating the real merits of the law. The true tests will be found when its influence upon the banking business is fully developed.

It unquestionably eliminates the value of experience and of established character as factors in attracting deposits. Heretofore, in order to establish a successful banking business, it has been necessary to identify some of the leading and highly regarded men of the community with the institution as officers and directors.

Doors Opened to Wildcats.
Every bank advertises freely its list of directors because the names carry weight and attract business. In Oklahoma these considerations no longer have any weight; any three men who can furnish the minimum capital required, which is \$10,000, can start a bank and stand just as fair a chance of getting deposits as the oldest and best known banking institution in the state, officered by men of well known character and responsibility.

In fact, the conservative banker is hopelessly handicapped in competition for deposits, because with his views of the manner in which deposits should be invested he cannot bring himself to offer inducements equal to those of his more venturesome competitors. It would seem that in the long run he must lose his deposits to his more aggressive rivals and yet remain responsible for them in their hands.

The friends of the law base all their calculations upon the assumption that the banking business will be carried on in the future practically as in the past—by the same bankers with the same conservatism and with no greater losses. The opponents of the law predict a rapid multiplication of banks, with competition intensified and a lowering of the standards of banking practice, a general demoralization of the business, and heavier losses—and the symptoms already developed point to a verification of these predictions.

More than fifty new banks have been organized under the state law since January 1 in addition to those which have changed over from the national system. Most of these new banks have only the minimum capital required by law, and in nearly all cases the banks changing from the national system have reduced their capital in taking out state charters, evidently upon the theory that the public is no longer interested in a bank's capital, but relies upon the guaranty fund. I have found only one bank which has changed from the national to the state system which has not reduced its capital.

Any business man or banker knows that the capital and surplus of a bank is the real guaranty fund behind deposits and to which depositors must look for their security. This tendency to reduce capital and rely on the guaranty fund to satisfy depositors is what might be expected and is a precedent beyond all convention—that the operation of the law is to rob and reduce the real and substantial safeguards to the business.

Law Compels Insurance of Charters.
This tendency to multiply the banks has gone so far that the state bank commissioner has undertaken in some instances to hold it in check by refusing charters. The organizers of a new institution at Prague, Okla., having been refused a charter, brought mandamus proceedings against the commissioner, to which he responded in court by stating that Prague was a town of less than 1,000 inhabitants and already had three banking institutions, which amply supplied its necessities; that the organizers of the new bank were people without previous banking experience, and that he had exercised a proper discretion in refusing the charter.

The district court, however, sustained the

plaintiffs, holding that the commissioner had exceeded his authority, thus breaking down the only barrier possible to the unrestricted multiplication of banks.

Starting instances being related where men who are without either the moral or business qualifications commonly and rightly considered to be necessary for the management of banking institutions are securing bank charters and on the strength of the guaranty act are making successful headway in acquiring deposits.

J. W. McNeal, president of the National Bank of Commerce at Guthrie, has openly and publicly made the following statement concerning certain cases of this character: "We have one instance of where a man failed in Kansas. His own name, then started up in business under his wife's name and failed, beating his creditors out of \$20,000, not paying them a cent. Under the old territorial law he attempted, under the guise of relatives, to start a bank, but in two years his business was so trifling that it forced him out of the business."

"He now has already started three banks in Oklahoma and boasts he will start twelve more. Within sixty days of starting one of his banks, his statement shows, he has a deposit account of over \$100,000. His cashier is under indictment for embezzlement. I hope and trust that he will be able to explain the matter."

"I only mention these facts to show that it is immaterial what character of men are at the head of the state guaranty fund, by claiming that the state is guaranteeing them and it makes no difference whatever as to the character or personality of the officers."

CLAIMS STATE AS PARTNER.

"Two men recently started a bank of \$25,000 capital in Oklahoma City, a town of 8,000 or 10,000 inhabitants. They asked how they expected to succeed with a bank of \$25,000 capital in a city of that size one of them replied: 'What do we care about capital? The state is in partnership with us.'"

"The Farmers' bank of Glenco, Okla., has the following astounding claim printed on the lower left hand corner of its checks: 'Don't forget that all depositors in this bank are guaranteed against loss by the state of Oklahoma.' This claim is by no means an exception; it is systematically worked by the banks operating under the guaranty law to obtain deposits."

"The president of the First National bank of Perry was a merchant and failed in bankruptcy. Naturally he had to resign his connection with the bank, an ex-banker. He has now taken out a charter and is president of a state bank in Oklahoma. Another man—when prohibition closed up his saloon—started up a bank and has \$30,000 to \$60,000 on deposit."

"There can be but one deduction from this enormous rush for starting new state banks. They are being started, to a great extent, by irresponsible, inexperienced men and instead of indicating solid growth for the state of Oklahoma they indicate an era of irresponsibility and wildcat work."

"I have heard discussed and think it might be worked out in actual practice here—that a dishonest man or set of men might organize a \$10,000 bank, then create a lot of fictitious deposits as the proceeds of dummy notes and then let the bank close its doors and call on the guaranty fund to pay these deposits. Naturally if such a scheme were worked out the deposits would be credited to men in no way identified with the note itself."

"We had one bank failure in my town for something like \$10,000. This would have taken more than 5 per cent assessment on the deposits of the state banks of Oklahoma. Suppose a bank had \$100,000 deposit on a capital stock of \$10,000—50 per cent, or one-half of its capital stock, would be confiscated to put all banks on an equal basis. It is more dangerous to the honest small banker than to the large one, because the large one can prepare himself to weather the storm."

Rascals Make More by Failing.
Under the guise of this law an attempt is being made to put all banks on an equality. The man who has spent a lifetime in building up an honorable reputation is sacrificed for the sake of making some incompetent, dishonest banker exactly equal to him. It is a mistake to suppose that sacrificing the assets of the solvent bank is going to prevent the rascal from failing. There is more money in it for the rascal banker to fail under this law than to continue in business."

These are certainly strong and startling statements, but as Mr. McNeal has not hesitated to make them before a gathering of several hundred people the presumption is he has the facts with which to back them up.

One of Mr. Bryan's favorite arguments for the guaranty law is that inasmuch as the national, state and municipal governments are in the habit of requiring depository banks to furnish security for those public deposits the private depository is warranted in also demanding security.

It is interesting in view of his argument to find that the state of Oklahoma and likewise the county and municipal authorities through the state are still requiring depository banks in the state to furnish special security for all deposits. In other words, they are not yet willing to trust the guaranty law in substitution for special security.

Another curious and ludicrous feature of the situation is the fact that the guaranty fund itself, it is repeatedly asserted here, is kept on deposit in the state banks. Of course the state banks will have a fair right to claim that its share of the guaranty fund be deposited with itself, and when this is done the law in its operation will have exactly described a circle and the depositor will have exactly the security he had before the fund was created.

ARMY OF SPEAKERS IN DAKOTA

Republicans Sanguine of Election of Ticket Next Week.
SIOUX FALLS, S. D., Oct. 26.—(Special.)—During the remaining days of the present campaign in South Dakota the republicans will have a small army of speakers in the field to carry the party of the state. The republicans do not fear the outcome of the election on Tuesday of next week, expecting to carry the state by anywhere from 25,000 to 35,000, but they will leave no stone unturned to make the victory as overwhelming in character as possible.

Speakers were seen today at the places stated by the following republican speakers: Governor Crawford, at Gregory; Senator Gamble, at LeBoeuf; Charles H. Burke, at Rapid City; Messrs. Martin and Vessey, at Rapid City and Wall; S. H. Elrod, at Lemmon; Thomas Stalling, at Scotland; J. W. Clark, at Hazel; John L. Erickson, at points in Lake county, and J. F. Vogt, at Marion Junction.

The assignments thus far made for the time remaining between now and election are as follows: Governor Coe I. Crawford—Tuesday, Wagner; Wednesday, Madison; Thursday, Pierre; Friday, Orla; Saturday, Rapid City; Paulsen and Ipswille; Monday, November 2, Huron; Tuesday, the closing rally of the campaign at Huron and at Reade county, the home city and county of Governor Crawford, who is the republican nominee for United States senator. Tuesday, Selby; Friday, Bowdle.

Charles H. Burke, republican nominee for Congress—Tuesday, Cottonwood; Wednesday, Iona and Chamberlain; Thursday, Irons; Friday, Highmore; Saturday, Mitchell.

Mr. Martin and come to Sioux Falls for a big closing republican rally, at which himself and Hon. John T. Keen will be the principal speakers. On Friday Mr. Martin will speak at Terry and Saturday at Deadwood, his home city.

S. H. Elrod, former Governor of South Dakota—Tuesday, Pierre, with E. E. Wagner; Wednesday, Pierre; Thursday, Pierre; Friday, Pierre; Saturday, Pierre; Sunday, Pierre.

Thomas Stalling of Vermilion—Wednesday, at Epiphany, with E. E. Wagner. This will be a big rally of the republicans of Hanson and Minner county. Thursday night, Plankinton; Friday night, Dell Rapids; Saturday, Verdon.

S. W. Clark, Attorney General of South Dakota—Tuesday, Pierre; Wednesday, Pierre; Thursday, Pierre; Friday, Pierre; Saturday, Pierre; Sunday, Pierre.

J. L. Erickson of Pierre—Monday and Tuesday, Pierre in Lake county; Wednesday, Pierre; Thursday, Pierre; Friday, Pierre; Saturday, Pierre; Sunday, Pierre.

J. F. Vogt of Armour—Tuesday, Charles town; Wednesday, Rosefield, both places in Turner county. Mr. Vogt addresses addresses will be made in the German language.

Early in the campaign it was difficult to get the voters interested in public affairs, but as election has approached interest has grown and now there is no further complaint of a lack of attendance at the various political meetings.

BOARD BEFORE GRAND JURY

Fire and Police Commission to Tell of Conditions in Proscribed District.
Members of the Fire and Police board have been summoned to appear before the county grand jury, presumably to give evidence on conditions in the red light district. The grand jury has been devoting considerable time to this subject.

A close investigation of conditions in the so-called red light district is being made by the grand jury, according to unofficial reports. The members have made visits for the purpose of inspecting conditions and a number of witnesses, including police officers, have been called before the jury to tell what they know. Judge Sears in his charge instructed them to investigate the social vice evil, but did not advocate very stringent measures until after the legislature has had time to amend the law. The grand jury has been given the right to adjourn until next week.

JUDGE JUSTIFIES OFFENSE

Court Tells Defendant He Had a Right to Use Carving Knife.
"You had a right to use a carving knife or a gaffing pin to protect yourself," declared Judge Sears Tuesday morning when he sentenced Lee Armstrong, a young man from South Omaha to one day in the county jail.

Judge Sears ordered the sentence to begin to run Monday so Armstrong was released shortly after he was sentenced. Armstrong was charged with cutting with intent to wound. He had slashed a man with a meat knife just outside a South Omaha saloon. Further investigation disclosed the man was keeping company with him and he had tried to avoid them. When the saloon closed he was forced to leave and as he went out he grabbed the knife and used it on the first man he met. It happened the man he struck was an innocent bystander and the brother of the girl with whom he was keeping company. He has already served fifty days in jail and both Judge Sears and the county attorney decided he had been punished enough. He pleaded guilty to assault and battery.

HYMENEAL.

Matthews-Fillarsch.
NEBRASKA CITY, Oct. 27.—(Special.)—George L. Matthews of Omaha and Miss Elizabeth Fillarsch of this city were united in marriage this morning at St. Benedict Catholic church in the presence of a large number of friends and relatives. The young couple left for Omaha this afternoon, where they will make their future home.

FOR AN UPSET STOMACH OR INDIGESTION

Relieves Your Stomach distress just about five minutes later.
Every family here ought to keep some Diaphepsin in the house, as any one of you may have an attack of Indigestion or Stomach trouble at any time, day or night.

This harmless preparation will digest anything you eat and overcomes a sour stomach five minutes afterwards. If your meals don't tempt you, or what little you do eat seems to fill you, or you lay like a lump lead in your stomach, or if you have heartburn, that is a sign of Indigestion.

Ask your Pharmacist for a 50-cent case of Pape's Diaphepsin and take one tri-angle after supper tonight. There will be no sour risings, no belching of undigested food mixed with acid, no stomach gas or heartburn, fullness or heavy feeling in the stomach, Nausea, Debilitating Headaches, Dizziness or Intestinal griping. This will all go, and besides, there will be no sour food left over in the stomach to poison your breath with nauseous odors.

Pape's Diaphepsin is a certain cure for all stomach misery, because it will take hold of your food and digest it just the same as if your stomach wasn't there. Actual, prompt relief for all your stomach misery is at your Pharmacist, waiting for you.

These large 50-cent cases contain more than sufficient to cure a case of Dyspepsia or Indigestion.

CROSSETT SHOE
"MAKES LIFE'S WALK EASY"
The sense of going-power you feel when mounted on a good horse, your own muscles will give you when you wear CROSSETT Shoes.

Made by LEWIS A. CROSSETT, Inc. North Abington, Mass. SOLD IN EVERY TOWN \$4 and \$5

WHAT YOU HEAR ON THE SIDE

All-Night Restaurant Keeper Tells Time by His Customers.

TAFT AND BRYAN PICKED TO WIN

Some Fragments of Conversation on a Street Car that Show Why Passengers Miss Their Streets.

"I don't need a clock to tell me what time of night it is," remarked the manager of an all-night restaurant. "The people who come in indicate within an hour or two of the length of time from morning."

"Early in the evening we have business people, all kinds of solid, substantial folk, coming in for late dinners up until about 9 o'clock. Then there is a lull until the theaters let out and it is easy to tell from the playgoers who drop in that it is near 11. Then about midnight we have customers who work at night and they drop in for their lunch. From midnight until 2 or 3 o'clock there are the men about town and their companions of the half-world and from then on until morning we catch the stragglers, belated travelers, a few drunks and other driftwood. Then some of the early workers come for their breakfast and we know that another day is about to begin."

"Shay, wanta ask you question," began the inebriated individual as he came lurching down Sixteenth street in front of the Roms and hoped to within easy speaking distance of the innocent bystander. "Who you think gon' be lected thish fall?"

"I don't know," was the answer.

"Well, do you think?" persisted the heavy-laden one.

"I really haven't formed any opinion," insisted the bystander who, in addition to being innocent, was also good natured.

"Well, you can guess, can't you. Anybody can guess, don't cost a cent."

"Well," said the I. B. with an air of profound deliberation, "I think it will be Taft and Bryan."

"Yeah, shaz right. Just what I shaid all time," said the malt-heavy one as he pursued his devious and uncertain way.

She was dressed in a wine-colored suit, trimmed with yards and yards of black braid and tailor-made right up to the minute. Her black hat, with its long plume, was adorned with folds of white ribbon. She was standing on Sixteenth street, apparently looking at a millinery display in a shop window.

As she stood there she drew from her chateleine a handkerchief, one corner of which was heavy with face powder, and incidentally she made furtive dashes at her face. A rude man who chanced to pass noticed that back of the hats and plumes in the window was a mirror wherein the fair face of the girl was depicted. The hurrying crowds thought she was interested in the hats and plumes, but she wasn't.

Bits of conversation heard on a crowded Walnut Hill car last night:

"That Detroit team is a wonder. Of course, they didn't win the pennant, but look what they did in that exhibition game—Well, what if Bryan does carry Nebraska, that's only eight votes, and there's New York and Indiana and Ohio. Of course there's only one chance in thirty of drawing a claim, but you know it's on the square. Anything Uncle Sam is back of is—Look at that hat over there; wouldn't you hate to be seen with such a fright—O, conductor, stop the car. You have taken me two blocks beyond my corner already."

He had two black eyes and the general appearance of a man who had taken the short end of the rope receipts as he drifted into the Schlitz hotel the other night and with an unconscious hand registered himself as John Doe of Omaha.

The clerk looked at the name, then at the man, and decided that room twenty-three was just about a fit.

"Twenty-three," mused the man as he looked at the number. "Guess I'd better skidoo to bed." And he did.

Saved His New Life.
"My 2-year-old boy was badly constipated, had a high fever and was in a awful condition. I gave him two doses of Foley's Orino Laxative and the next morning the fever was gone and he was entirely well. Foley's Orino Laxative saved his life." A. Wolkuh, Casimer, Wis. Sold by all druggists.

Only One "BROMO QUININE."
That is Laxative Bromo Quinine. Look for the signature of E. W. Grove. Used the world over to Cure a Cold in One Day. 25c.



"Correct Dress for Men and Boys"

EVERY man wants stylish clothes; there's great satisfaction in being certain that you are fashionably dressed. It gives a man that assurance which makes for success, to know his clothes are correctly cut, and of late design; that the tailoring has been done by skillful hands, and is above criticism; in short, that he is a well dressed man. It is such clothes that we have outlined we offer you—clothes from the great "House of Kuppenheimer"; clothes from the celebrated Stein, Bloch & Co.; clothes from the famous Schloss Bros. & Co. "Good Clothes"—"Perfect Clothes"—Bright and Right Clothes—

Handsome Suits, \$15, \$18 and \$20
Elegant O'coats, \$15, \$18 and \$20
Choice Trousers, \$3, \$4, \$5 & \$6

For clothes and smart toggery, come to the store whence good things come.

The Berg Clothing Co.
15th & DOUGLAS

To Each and Every Person

We will send **TWO CENTS** for Postage

We will mail **FREE** a Copy of Our

Political Platform Book

of 64 pages, containing the platforms of all the parties, and much accurate and interesting information concerning the Free principal political parties whose presidential candidates are now in the field.

ADDRESS:
UNION PACIFIC
City Ticket Office, 1234 Farnam St.
Phone, Bell, Donger 1285; Tel. A-501

Take the RIGHT ROAD to CHICAGO

A Ticket via the

CHICAGO GREAT WESTERN RAILWAY

insures a pleasant, speedy and satisfactory trip. The Limited, leaving Omaha Union Depot at 6:05 every evening, is Electric Lighted throughout, is equipped with latest Pullman Sleeping Cars, Free Reclining Chair Cars and Observation End Parlor Cars with Dining Room. Dinner is served after leaving, and breakfast served before arrival at 8:35 the next morning.

Telephone, Call or Write to
W. G. DAVIDSON, City Passenger Agent.
Phone Douglas 250. 1512 Farnam Street, Omaha.

BAILEY & MACH DENTISTS

Best equipped Dental office in the middle west. Highest grade Dentistry at Reasonable Prices. Porcelain fillings, just like the tooth.

THIRD FLOOR
Corner 16th and Farnam Streets.

New Local Train

Illinois Central

Leave Omaha.....4:15 P. M.
Arrive Ft. Dodge.....8:45 P. M.
Leave Ft. Dodge.....7:00 A. M.
Arrive Omaha.....11:30 A. M.

Stops at all intermediate stations.

DAILY EXCEPT SUNDAY.

WHISKEY FOR LAME BACK.

The increased use of whiskey for lame back rheumatism is causing considerable discussion among the medical fraternity. It is an almost infallible cure when mixed with certain other ingredients and taken properly. The following formula is effective: For one half pint of good whiskey add one ounce Toris Compound and one ounce Syrup Sarsaparilla Compound. Take in tablespoonful doses before each meal and before retiring.

It is surely worth trying by anyone who may be afflicted.